

Information to identify the case:

Debtor 1	<u>Vincent Buda</u>	Social Security number or ITIN	xxx-xx-9898
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Alberta P. Ceres-Buda</u>	Social Security number or ITIN	xxx-xx-4761
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-14864-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Vincent Buda

Alberta P. Ceres-Buda

6/11/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Vincent Buda
 Alberta P. Ceres-Buda
 Debtors

Case No. 19-14864-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Jun 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2019.

db/jdb
 cr +Vincent Buda, Alberta P. Ceres-Buda, 32 Mawhinney Avenue, Hawthorne, NJ 07506-1209
 +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR ADJ, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 518074286 American Express, PO Box 357, Ramsey, NJ 07446-0357
 518074288 +American Recovery Services Incorporated, 555 St Charles Drive, Suite 110,
 Thousand Oaks, CA 91360-3982
 518074289 +Apothaker Scian PC, 520, Fellowship Road, Suite C306, PO Box 5496,
 Mount Laurel, NJ 08054-5496
 518074296 +GC Services Limited Partnership, PO Box 3855, Houston, TX 77253-3855
 518074297 +Hayt Hayt & Landau LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
 518074300 +Law Office of Frederic Weinberg & Assoc, 1200 Laurel Oak Road, Suite 104,
 Voorhees, NJ 08043-4317
 518074301 Macy's DSNB, PO Box 183083, Indianapolis, IN 46218-3083
 518074302 +Mary M. Curry, 32 Mawhinney Ave., 1st Floor, Hawthorne, NJ 07506-1209
 518074304 +Midland Funding LLC, Attn: Pressler and Pressler LLP, 7 Entin Road,
 Parsippany, NJ 07054-5020
 518074305 +Mullooly Jeffrey Rooney & Flynn LLP, 6851 Jericho Tpke, Suite 220, Syosset, NY 11791-4449
 518074306 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 518074309 +Specialized Loan Servicing, 8742 Lucent Boulevard \$300, Highland Branch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jun 11 2019 23:39:45 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Jun 12 2019 02:58:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 518074285 EDI: GMACFS.COM Jun 12 2019 02:58:00 Ally, PO Box 380902, Minneapolis, MN 55438-0902
 518074287 EDI: AMEREXPR.COM Jun 12 2019 02:58:00 American Express, PO Box 26312,
 Lehigh Valley, PA 18002-6312
 518074290 EDI: BANKAMER.COM Jun 12 2019 02:58:00 Bank of America, PO Box 15220,
 Wilmington, DE 19886-5220
 518074291 +EDI: CAPITALONE.COM Jun 12 2019 02:58:00 Capital One N. A., PO Box 30281,
 Salt Lake City, UT 84130-0281
 518074292 +E-mail/Text: bankruptcy@cavps.com Jun 11 2019 23:40:04 Cavalry Portfolio Services LLC,
 as assignee of Synchrony Bank/Amazon.com, PO Box 520, Valhalla, NY 10595-0520
 518074293 EDI: CHASE.COM Jun 12 2019 02:58:00 Chase Card Member Services, PO Box 15298,
 Wilmington, DE 19850-5298
 518074294 EDI: CITICORP.COM Jun 12 2019 02:58:00 Citibank, PO Box 6701,
 Sioux Falls, SD 57188-6701
 518074295 +EDI: SEARS.COM Jun 12 2019 02:58:00 Citibank/Sears, PO Box 6189,
 Sioux Falls, SD 57117-6189
 518074298 EDI: IRS.COM Jun 12 2019 02:58:00 Internal Revenue Service, Cincinnati, OH 45999-0059
 518074299 E-mail/Text: bncnotices@becket-lee.com Jun 11 2019 23:38:54 Kohl's Credit, PO Box 3043,
 Milwaukee, WI 53201-3043
 518074303 +EDI: MID8.COM Jun 12 2019 02:58:00 Midland Credit Management,
 assignee of Synchrony Bank/Sleepys, 2365 Northside Drive, Suite 300,
 San Diego, CA 92108-2709
 518074307 EDI: PRA.COM Jun 12 2019 02:58:00 Portfolio Recovery Associates LLC,
 assignee of Citibank, NA/the Home Depot, 120 Corporate Blvd, Norfolk, VA 23502-1952
 518077844 +EDI: RMSC.COM Jun 12 2019 02:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518074310 EDI: RMSC.COM Jun 12 2019 02:58:00 Synchrony Bank, PO Box 960061,
 Orlando, FL 32896-0061
 518074311 EDI: RMSC.COM Jun 12 2019 02:58:00 Synchrony Bank/Brooks Brothers, PO Box 960013,
 Orlando, FL 32896-0013
 518074312 +EDI: PRA.COM Jun 12 2019 02:58:00 Synchrony Bank/Toys R Us,
 c/o Portfolio Recovery Associates, Dept 922, PO Box 4115, Concord, CA 94524-4115
 518074313 EDI: WFFC.COM Jun 12 2019 02:58:00 Wells Fargo Bank, NA, MAC N9777-112, PO Box 5169,
 Sioux Falls, SD 57117-5169
 518074314 EDI: WFFC.COM Jun 12 2019 02:58:00 Wells Fargo Dealer Services, PO Box 17900,
 Denver, CO 80217-0900
 518074315 EDI: WFFC.COM Jun 12 2019 02:58:00 Wells Fargo Home Mortgage, PO Box 14411,
 Des Moines, IA 50306-3411

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 36

Date Rcvd: Jun 11, 2019

518074308* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12903,
Norfolk, VA 23541)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2019 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Denise E. Carlon on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
ADJUSTABLE RATE MORTGAGE TRUST 2004-2, ADJUSTABLE RATE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES,
SERIES 2004-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Erin Kennedy on behalf of Joint Debtor Alberta P. Ceres-Buda ekennedy@formanlaw.com,
jkisla@formanlaw.com
Erin Kennedy on behalf of Debtor Vincent Buda ekennedy@formanlaw.com, jkisla@formanlaw.com
Kevin Gordon McDonald on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
ADJUSTABLE RATE MORTGAGE TRUST 2004-2, ADJUSTABLE RATE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES,
SERIES 2004-2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7